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**'Taxes are part of everything': Show Me Your Stack**
By Rob Burgess
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Welcome to "Show Me Your Stack," a series from Financial Planning in which we interview those who deliver financial advice to learn what tools they rely on to make it happen. Rising client expectations are driving the need for more powerful tech tools, and we're digging deep to find out why advisors prefer certain solutions.

If financial advisors aren't involved in tax planning, clients may miss the bigger picture, said Tushar Kumar, co-founder and private wealth advisor at Twin Peaks Wealth Advisors in San Francisco.

Founded a decade ago with his identical twin brother Vishal, the firm now has nine employees, around $410 million in AUM, according to the latest Form ADV, and about 430 clients — 131 of which are high net worth. (The latter is defined as clients with at least $1.1 million in assets managed by the advisor or a net worth exceeding $2.2 million, whether held individually or jointly.)

To best serve clients, Kumar said he offers to meet directly with their CPAs.

"A lot of times, the ideas for tax planning might actually be coming from the advisors or the clients," he said. "The CPA is the one filing and ultimately signing off on it and making sure that we're thinking about it properly. But we've also found a lot of CPAs … are not proactively bringing the tax planning."

When clients already have an existing relationship with a CPA, Kumar said he's glad to collaborate. Other times their financial situation has grown too complex for a once-a-year filing relationship.

"They might be working with somebody who is just helping them file taxes, but they are not actually providing year-round consulting," he said.

In those cases, Twin Peaks can connect clients with one of about six CPAs they work with regularly.

"There's a lot of firms out there, good CPAs, that want to take care of their clients, and so they'll tend to collaborate," Kumar said.

To prepare for these sorts of ongoing collaborations, Twin Peaks Wealth Advisors also includes tax and estate planning in its tech stack, along with more conventional financial planning tools.

"If you're an advisor doing financial planning, the taxes are part of everything,"

he said.

*Scroll down the slideshow to see what Kumar feels are some of the most important pieces of Twin Peaks Wealth Advisors' tech stack:*

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**CRM: Salesforce**
"We use Salesforce, mostly because we want to create integrations and workflows. Depending on your size, Salesforce is probably more than most firms need, but it does allow you to do everything if you need to. You need somebody that knows Salesforce, or work with a third-party consultant like we do. It does require somebody to manage all of that. Because of that, adoption and compliance with that is the biggest concern. But overall, we like it. When it's used properly, it's effective.

"If you're starting out, I wouldn't start with Salesforce. There are ones that are more lightweight CRMs, like Redtail and Wealthbox."

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**Financial planning: eMoney Advisor**
"We use eMoney Advisor. It's the most robust out there. … It allows us to centralize a client's assets and liabilities to produce cash flow analyses and more complex scenarios affecting a family's balance sheet.

"However, one pain point that our clients have with it is that they're not able to tweak certain things in the scenario modeling. They're kind of watching us drive as we do that in our meeting. While it's the most robust one, to actually get to the answer, our clients want to be hands-on or be able to tweak some things. They're just not able to do that."

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**Performance reporting: Black Diamond**
"Reporting we do through Black Diamond. Our clients all have access to their performance reporting on a mobile app and desktop, and they can change time periods. And we've customized reviews to show return speeds, contributions, withdrawals, all the basic stuff that clients typically want to see. We created a dashboard where it's easy to find all that."

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**Estate and tax planning: EncorEstate Plans and Holistiplan**
"We use EncorEstate Plans to do estate planning. We subcontract with them to do the document generation for the clients. And we use Holistiplan to find opportunities on the tax side for our clients."

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**Marketing: Pageport and Apollo.io**
"If you look at our tech stack at face value, it's probably similar to what other people have. One thing that maybe we do put a little bit more resources behind than other firms that are our size, is marketing.

"Apollo is a tool that you can use to sequence emails. You can get insights, like, 'Hey, this subject line of this email is doing better than this email.' It also allows you to find leads, kind of like a ZoomInfo or RocketReach. The data is OK when you're looking up names and numbers, but it has at least some of it. That's the largest player in the space. It's not industry-specific.

"Pageport is trying to do what Apollo is doing, but for financial services. … Pageport doesn't have the database like ZoomInfo or Apollo. But what Pageport has that Apollo doesn't is the ability to create a customized landing page. When the client opens that link, I get a notification that they're looking at it. I can also use that when they open that link to trigger a text message and email sequence of stuff to happen. And so Pageport is worth it, especially for small firms or advisors that are budget-constrained. It's easy to use, as is Apollo, but that customized landing page with the video page is unique, and it allows prospects to hear and see your voice. You can send them a 30-second clip, and it's mobile-friendly. A lot of advisors, especially at smaller firms, have websites that are not mobile-optimized. The Pageport video page that this creates is specifically mobile optimized, so that's also a nice touch."

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**Email client: Superhuman**
"Superhuman is an email client, and it allows for single key strokes to do a bunch of things. You can create whole email templates with a few keystrokes. I could hit a semicolon, and that can be a template email that says, 'Hey, this is a little bit about me. Here's a link to my website. Here's a fact sheet on me.' You can save that whole attachment and whole template, and then you can fire that off every time you need to use it. You can create meetings with one touch. It can respond to emails. There's an AI draft of responses. It reminds you when to follow up. It's worth looking into."

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**Risk analysis: Nitrogen**
"Nitrogen is our risk analysis tool that allots a risk score from 1-100 to their investments and portfolio. This helps clients to understand if their portfolio aligns with their risk tolerance and furthermore see how their portfolio risk score changes given certain market conditions."

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